

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

RUTH A. ISAAC

Debtor(s)

Case No. 18-10963TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/20/2018.
- 2) The plan was confirmed on 11/01/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/11/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/14/2020.
- 5) The case was dismissed on 12/02/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,794.51.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$19,100.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$19,100.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,853.58
Court Costs	\$0.00
Trustee Expenses & Compensation	\$954.60
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,808.18**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAYVIEW LOAN SERVICING LLC**	Secured	0.00	9,304.79	9,304.79	0.00	0.00
BAYVIEW LOAN SERVICING LLC**	Secured	46,249.80	57,310.39	0.00	12,702.17	0.00
CAPITAL ONE BANK (USA) NA BY A	Unsecured	666.38	705.52	705.52	0.00	0.00
EQUITABLE ACCEPTANCE CORP	Unsecured	1,122.00	NA	NA	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	5,311.92	NA	5,312.00	0.00	0.00
FNB CDC++	Unsecured	1,668.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Unsecured	3,039.00	3,041.67	3,041.67	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	8,546.00	4,025.00	4,025.00	1,138.44	451.21
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	0.00	4,602.26	4,602.26	0.00	0.00
PINNACLE CREDIT SERVICES LLC - /	Unsecured	NA	1,215.60	1,215.60	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	355.00	337.00	337.00	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	593.89	645.73	645.73	0.00	0.00
REGENCY FINANCE	Unsecured	1,232.23	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	69,584.00	70,137.61	70,137.61	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$12,702.17	\$0.00
Mortgage Arrearage	\$9,304.79	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,025.00	\$1,138.44	\$451.21
All Other Secured	\$5,312.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,641.79</b>	<b>\$13,840.61</b>	<b>\$451.21</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$80,685.39</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration	<u>\$4,808.18</u>		
Disbursements to Creditors	<u>\$14,291.82</u>		
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$19,100.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2021

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.